



STATE OF MARYLAND
DHMH

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MEMORANDUM

TO: MCF Grantees
FROM: Courtney Lewis
Director, Center for Cancer Prevention & Control
DATE: October 22, 2013
RE: **Maryland Cancer Fund (MCF) - Affordable Care Act Implementation**

This memo is intended to provide over-arching guidelines on how this program will operate with the implementation of the Affordable Care Act.

Program Operations

At this time, there is no information available regarding any possible impact to FY15 funding. The program will continue to serve eligible **uninsured and underinsured** clients through FY14.

Uninsured Client	Underinsured Client -(as of January 1, 2014 – <u>pending regulation changes</u>)
<ul style="list-style-type: none"> Does not have any health insurance 	<ul style="list-style-type: none"> Has health insurance with a deductible that has not been met Has health insurance with a patient contribution amount for applicable procedures to include copays and co-insurance <p>Services covered by the insurance must be verified by acquiring the client's Explanation of Benefits, and must be placed in the client's chart as documentation.</p> <p>The MCF is a payor of last resort.</p>

Grantees should encourage potentially eligible clients to enroll into the Maryland Health Benefits Exchange during open enrollment period (October 2013-March 2014), and into (expanded) Medicaid. Grantees may implement processes established within their health department/hospital to refer patients to these programs.

- Grantees should encourage clients to apply through the Maryland Health Connection to determine eligibility and enroll in a plan. This includes enrollment of eligible clients into (expanded) Medicaid.
- Clients should visit **MarylandHealthConnection.gov** or call 1-855-642-8572 to find out which plan is right for them.

Clients that *may be eligible* for the Exchange or (expanded) Medicaid, *but not enrolled* in the Exchange or (expanded) Medicaid *are allowed to enroll in the program* should they meet program eligibility requirements.

Allowable Reimbursement

Uninsured Clients-Fee for Service

For clients **not** enrolled in the Exchange or (expanded) Medicaid, pay fee for service for screening/diagnostic services, up to the allowable Medicare/Medicaid reimbursement rate. Programs may reimburse for clinical services for an eligible client *initiating an application* for insurance at the time of their enrollment or recall to the program. If the client’s health coverage is retroactive, the program may recoup funds for a paid service from a provider participating with the client’s health insurance, per the health department’s/hospital’s established processes.

Insured Clients-Patient Contribution Amounts (as of January 1, 2014 – pending regulation changes)

Patient Contribution	Reimbursement	Maximum Allowable
Co-insurance and copays for applicable procedures	<ul style="list-style-type: none"> • Obtain the insurer’s Explanation of Benefits (EOB). • Reimburse up to the allowable Medicaid reimbursement rate 	Pay up to \$5,000 for each client
Service fees for applicable procedures due to the patient’s deductible not being met	<ul style="list-style-type: none"> • Obtain the insurer’s Explanation of Benefits (EOB). • Reimburse up to the allowable Medicaid reimbursement rate 	Pay fee for service until the deductible has been met

Grantees may continue to pay the Maryland Health Insurance Plan (MHIP) premiums and co-insurance for **existing clients already enrolled in MHIP.**

Unallowable Reimbursement

Do not pay **premiums** for clients with insurance, including those insured through the Exchange (excluding MHIP as stated above).